

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James G Adelhoch  
Debtor

Case No. 14-04058-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 10

Date Rcvd: Mar 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2020.

db +James G Adelhoch, 54 Spruce St, Nanticoke, PA 18634-4109  
cr +Bank of America, N.A., Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853  
cr +Reverse Mortgage Solutions, Inc., Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
4862653 +Bank of America, N.A., Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853  
4596992 +Bank of America, N.A., c/o Reverse Mortgage Solutions, 2727 Spring Creek Drive, Spring, TX 77373-6130  
4539300 +KML Law Group PC, 701 Market St Ste 5000, BNY Mellon Independence Cntr, Philadelphia, Pennsylvania 19106-1541  
4539301 +Nationstar Mortgage dba Champion Mortgag, 350 Highland Dr, Lewisville, TX 75067-4488  
4539302 +Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014-1345  
4937576 +Robertson, Anschutz & Schneid, P.L., Authorized Agent for Secured Creditor, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
4602355 E-mail/Text: bkrcy@ugi.com Mar 02 2020 19:15:54 UGI Utilities Inc, 225 Morgantown Road, Reading, PA 19612-1949

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2020 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor BANK OF AMERICA, N.A. afogle@rascrane.com  
Ashley Marie French on behalf of Creditor Bank of America, N.A. afrench@rasflaw.com, ras@ecf.courtdrive.com  
Ashley Marie French on behalf of Creditor BANK OF AMERICA, N.A. afrench@rasflaw.com, ras@ecf.courtdrive.com  
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Brando on behalf of Debtor 1 James G Adelhoch jabrandolaw@aol.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Buttery on behalf of Creditor Reverse Mortgage Solutions, Inc. kbuttery@rascrane.com  
Robert Spielman on behalf of Debtor 1 James G Adelhoch bobspielman@yahoo.com, rssecty@yahoo.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 **James G Adelhoch**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 5:14-bk-04058-RNO

Social Security number or ITIN xxx-xx-1408  
EIN -----

Social Security number or ITIN ----  
EIN -----

**Order of Discharge**

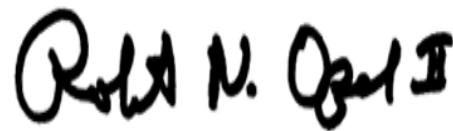
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James G Adelhoch

By the  
court:

3/2/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: JoanGoodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**